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ABSTRACT

This module, which may be used as the basis for a workshop or as a special topic unit in an adult basic education or English-as-a-Second-Language (ESL) course, focuses on building the basic decision skills workers need to choose among potential jobs. The following items are included: overview of the module; list of basic, thinking, interpersonal, information utilization, and other skills addressed in the module; teaching points (points dealing with workers' basic rights, employment strategies, long-term work life planning); sample learning activities; list of 16 print and organizational resources and 16 commercial ESL textbooks; resource sheets; sample lesson plan; transparency master; reading and numeracy activities related to the problem of choosing a job; pre- and postmodule student surveys; and scoring directions. The following objectives are addressed in the module lesson: identify deductions listed on a paycheck stub; estimate net earnings based on hours worked, wage, rate, and deductions; analyze individual interests, aspirations, and concerns; and plan for future job changes. Included in the lesson plan are the following: objectives, a description of target audience and context, room setup guidelines, lists of items needed and media used, and detailed instructions for conducting the lesson. (MN)

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ED 416 338

LAES
Latino Adult Education Services

Tierra de Oportunidad

MODULE 1

Making Choices About Jobs

Ed Kissam and Holda Dorsey

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INSTRUCTIONAL AREA
Advancing Work and Career

MODULE 1
Making Choices about Jobs

Overview

Even in the tight labor markets faced by immigrants, it is possible to choose among potential jobs. These choices almost always involve weighing factors such as hourly wage versus stability of employment, good supervision versus earnings, or distance to work versus pay. This module focuses on building the basic decision skills workers need to weigh different alternatives and some of the basic math skills needed to quantify the information used in making informed decisions.

The absolute basic information workers need is about their legal rights as workers. Beyond that floor of minimum knowledge, there is a great deal that workers can do to find their way to the best available working conditions. Workers in blue-collar jobs can benefit, just as professionals and executives can, from constantly examining their options but, at the same time, being cautious before making a move which will affect their job stability.

Individual interests, aspirations, and concerns vary but workers' bottom line must be to earn enough to support themselves and their families, to be treated fairly by supervisors, and to have opportunities for advancement, not just a job for the moment. Workers in unskilled jobs requiring hard physical labor need to prepare for the future when they can no longer work so hard or compete with younger workers in better physical shape.

Basic Skills Development

This module integrates basic skills development in computation and numerical reasoning with values clarification, and the development of analytic and problem-solving information. It can be used as the basis for a one-time educational workshop or meeting activity, a weekend 2-session workshop, as a special topic unit in an Adult Basic Education or ESL course, or as a thematic strand throughout an ESL or ABE course.

Basic Skills	using phone book, newspaper ads, government pamphlets, basic arithmetic, ratios, discussing new information with others;

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Thinking Skills	analytic thinking , problem-solving, knowing how to learn, comparing conflicting information, perspectives, personal reflection;
Personal Qualities	self-esteem, self-management and integrity distinguishing short-term and long-term consequences of decisions and actions
Using Resources Effectively	relying on multiple sources of information, seeking "second opinion" on possible courses of action
Interpersonal Skills	securing thoughtful opinions, eliciting accurate and detailed information from strangers
Using Information	acquiring and managing information, comparing information from "official" and "unofficial" sources, note-taking, comparing costs/benefits, alternative scenarios
Working With Systems	understanding patterns of employment within a company and in the overall labor market;
Using Technology	accessing information for personal decisions including internet, phone

Teaching Points

Workers' Basic Rights

1. In California, the minimum wage is $5.25 per hour. Workers must be paid the minimum wage even if they are paid on a piece work basis, i.e., a certain amount per lb. of produce, per garment sewed, etc. Workers also must be paid for waiting time if the employer told the worker to wait, for example, when a conveyer belt has broken.

2. Workers should be paid one and one-half times their salary, at least $7.87 per hour for a minimum wage worker, for overtime. Overtime is more than eight hours in one day or more than forty hours in each week. Also employers are not required to pay overtime to farmworkers.

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3. Workers have a right to a check stub showing the hours they have worked and the deductions from their pay for Social Security tax, income tax withholding and any optional employee-authorized deductions such as health insurance. Employers who do not pay by check or who do not provide their workers with a check stub are violating state and federal law. The check stub should also include information on number of hours worked and hourly wage or number of pieces of work done and pay rate.

4. Almost all workers have the right to be covered by unemployment insurance, workers' compensation, and disability insurance. Unemployment insurance pays benefits to workers who are laid off but not to workers who quit a job or who are fired. Workers' compensation should pay for medical costs and, in the case of serious injuries, for retraining, for on-the-job injuries. Disability insurance pays benefits to a worker if they are disabled for a period of up to a year.

5. It is illegal to fire a worker for standing up for their rights. However, workers should understand that if they are illegally fired, they will need patience and perseverance as they follow through with legal action to seek recourse.

6. Women and men must receive equal pay for equal work. Everyone doing the same work must receive the same pay, even if their job titles differ. However, if a company has an employment policy which takes into account seniority (how long a person has been at the company), workers who have been on the job longer can be paid more than newer workers for the same work.

7. Companies must give both male and female employees unpaid leave if they request it -- to deal with a serious health problem or to care for a family member. Both federal and California law govern this right. A worker can take up to 12 weeks of unpaid leave to care for a spouse, child or parent in bad health. Employers with 50 or more employees must give their employees up to 4 months (16 weeks) off for pregnancy, childbirth, or care of a family member. California law also requires employers to give a parent time off to attend a conference with their child's teacher.

8. In many immigrant-dominated industries, employers seek to avoid their responsibilities to employees by treating them as "independent contractors". Workers facing this situation should consider their options carefully. It is not easy for a worker to secure his or her legal rights in this situation. Most workers will need to seek help in dealing with this kind of problem.

9. Employers are not legally required to provide their workers health insurance, paid sick leave, paid vacation time, or retirement benefits. However, if any group of employees receives these benefits, others must receive the same benefits. It <u>is</u> legal to give part-time or temporary workers less benefits than other permanent workers. A practical issue for employees is to know exactly what company they work for. For example, some farms, or seemingly independent labor contractors that seem to be

small ones, are actually part of major corporations whose other employees get benefits.

10. Workers should find out the full name of the company they work for. Many workers in immigrant dominated industries such as farmwork are hired by a *mayordomo*, a labor recruiter, and do not know the correct name of the company which employs them. Workers should be sure to get the correct and full name of the company, not only the person they work for, e.g., "El Chato".

Employment Strategies

11. There are often trade-offs between hourly wage rates and working conditions. In deciding about jobs to apply for or whether to take a new job, it is useful to carefully consider the personal costs and benefits. Stressful jobs (like being a police officer) or jobs with unpleasant working conditions such as working in a meat processing plant often pay relatively well, in part because they have difficult working conditions. Workers should consider the personal costs of each job as these can become "real" costs or loss of income if they quit their job, are fired, are injured, or cause family problems.

12. **There are sometimes trade-offs between hourly wage rates and employment stability.** Workers need to think carefully about those tradeoffs. It is always a good idea, if possible, to talk to workers currently working at a company about it before taking the job -- in part to find out whether there's high turnover because the work is difficult, because the supervisors are bad, or because the employer often fires workers. Some people may want to maximize their hourly earnings, while others may want to maximize their annual incomes; there is no "best" tradeoff for everyone. Workers should reflect on their own objectives and make the decision which is right for them.

13. There are often trade-offs between hourly wage rates, opportunities for promotion, and personal interests and preferences. Many kinds of work which have few opportunities for promotion (e.g. farmwork, construction) are better-paid than jobs which may seem more "interesting" (e.g. working as a photographer or as a web page designer) or which have better opportunities for promotion (e.g. as a social services worker). Every worker should consider what their objectives are, for example, whether they can afford to spend time learning a promising trade at low pay or whether they need more income right away, for example, to raise a family.

14. An important aspect of thinking about earnings is to think about the costs of working as part of deciding on a job. Financial costs often ignored in thinking about a job possibility include transportation costs, child care costs, and the costs of living near a given job. Non-financial costs are also ignored sometimes, i.e., time away from one's children, conflict with co-workers and family from working at home.

15. "Fringe benefits" (Vacation pay, sick leave, health insurance, retirement benefits) are an important part of judging the worth of a job offer. These packages of benefits usually are worth from 15-40% of the money a worker receives in their paycheck. The monetary value of fringe benefits can be fairly accurately calculated. However, the personal value of each package may differ for different individuals. For example, health insurance is less valuable for young, single workers than it is for married couples ready to have children or for older workers.

16. It is useful to take the time to carefully reflect on one's skills, qualifications, aptitudes, and interests as a personal investment in making thoughtful decisions about jobs. There is no reason why people should be expected to know what they like or can do if they have not had a chance to think about this. Even workers with few educational qualifications do have choices and many may discover, in the course of reflecting on their skills, aptitudes, and qualifications that they have marketable skills they had not thought about or interests they had not recognized. Less important than "making the right career choice" is the idea of getting started thinking about choices and getting in the habit of more or less continuous reflection about "what next".

17. Formal "tests" (i.e. assessment instruments) are useful tools for exploring one's aptitudes, skills, and interests but they do not always provide accurate or useful insight. Adult learners, particularly those with little education, may benefit from the novel insights formal assessment tolls can provide but they most still remember to take personal responsibility for important life decisions such as the kind of job to look for or take. For most people, informal, self-directed reflection, informal talks with friends, family and co-workers, or formal counseling from a vocational counselor (available at many adults schools and community colleges) is an important supplement to formal assessment or, in many cases, an easier and more useful strategy than going the testing route.

18. The best time to think about getting a better job is when a person is employed. Thinking about getting a better job should usually start by thinking about whether there are opportunities for promotion at the place where a person begins working. But in order to get ahead, a worker should always keep a network going, asking friends about job openings, looking in the newspaper, reading help wanted signs, and even stopping by the Job Service office. Part of getting a better job is doing well at one's current job, even if its not one that the worker likes a lot. U.S. employers like people to show ambition and make it clear that they are trying to advance themselves.

Long-Term Work Life Planning

19. It is useful to consider the pros and cons of finding a job through family connections and to develop versatility in new ways of looking for new jobs. Particularly for immigrants, family networks are a valuable resource for finding jobs but they only control a limited range of jobs. Looking for new kinds of jobs requires

people to become familiar with new kinds of interaction and procedures for getting a job. The common practice of asking adult education students to prepare a resume is not actually very helpful in building these skills (because resumes are more closely oriented toward jobs with formal job requirements and as a way to show off a long history of professional employment). What is helpful is focusing on effective telephone calls to strangers ("cold calls") and talking about job requirements and their own skills and on filling out job applications for the kind of job one is interested in.

20. **People have different earning needs at different points in their life.** Young workers can afford to take a job which pays less but is better in terms of job advancement potential, than a slightly older worker who has a family to support. Older workers need to worry about whether they can keep on working in the work they do if it is physically demanding. Sometimes it is better to take a job for less pay if it provides more security.

21. **If there seems no way to get a better job, the only answer is to consider how best to learn new skills.** There are actually many ways to learn new skills. They include talking to friends who do a kind of work one likes, helping those friends, talking to co-workers and helping co-workers, reading books, as well as going to an adult education class, a vocational skills training class or an employment training program. Looking for a new job is like a business itself one should always consider what it costs, in time and money, and what benefits it might bring.

22. **A very specific consideration in thinking about kinds of jobs is to think about what special advantages one has. For example, demand for bilingual/bicultural supervisors will increase rapidly as America becomes more diverse. Demand continues to increase for women to work in non-traditional occupations.** Immigrants enrolled in adult education programs usually are handicapped in the job market by having less educational experience than other workers in the labor market. But, at the same time, they have unique advantages from their personal experience living and functioning in two cultures and two languages. A very useful strategy for many workers is to understand that if they get along well with other people, enjoy helping them learning something new, and like to take initiative, they should build on those skills to maximize their chances of moving into a supervisory or managerial position. The need for bilingual workers will be particularly acute, so there is a real payoff learning English well, not simply well enough to get along.

23. **In the next twenty years, almost every kind of company will require workers to be constantly learning on the job.** Very few workers will learn how to do a trade or occupation before they are employed. More will learn on the job, going to special training sessions, reading technical manuals, watching videotaped operations, working on a computer-based learning system, talking to co-workers, and sometimes deciding to take a special set of classes which they think will help them

compete better for jobs, e.g., accounting. Practicing learning, and learning how to enjoy learning is an important investment.

Suggested Learning Activities

1. Brainstorm and create an exhaustive checklist of positive and negative aspects of the jobs that people in the class work in. Some examples of positive job conditions are: good pay, good hours, chances for advancement, good benefits, safe working conditions, fair and equitable treatment of all workers, training for workers such as workplace literacy classes, classes to obtain special class driver's licenses for driving trucks and heavy equipment or classes in management development, how to be a better supervisor, etc. Negative aspects of jobs are whatever students think are negative. After students have created two lists, have them rate their own job using the lists and write a report or make an oral presentation to the class.

2. Using the dual lists of positive and negative aspects of jobs, have students in the class discuss what might be done to overcome the negative aspects of their own job. In the discussion, focus on whether the desired changes might really be feasible and, if so, how they might convince their employer to make those changes. Changes might be as minimal as having a lunch wagon come around at noon every day or as major as unionizing.

3. Have students read a description of the life situation of a fictitious person. Then have them read a detailed description of two job options. Have the class discuss which job would be a better choice for the person and why. This activity could be done more than once with people with different life situations and different job options.

4. Invite good role models to class, such as people who are immigrants and who have been particularly successful in obtaining better jobs. Let them tell their story and let the students ask questions. Be sure to ask the presenter to discuss the sorts of problems they faced and have overcome.

5. Poll the class and find out what kind of jobs students would be interested in having or knowing more about. Invite someone working in that field to the class to tell how to go about getting such a job and what are the positive and negative aspects of that job.

6. Discuss the concept of workplace literacy programs, emphasizing the fact that workplace literacy programs always should be customized to help workers improve the specific skills they need to do their job better. Have students list the kinds of skills upgrading they think would be useful to do their job better. Ask if any of the students would like to invite their employer to the class to discuss the possibility of setting up a workplace literacy program.

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Resources

1. Wallet Card, "Trabajador -- conozca sus derechos", CHIRLA
2. "Como Archivar un Reclamo con el Comisionado Laboral", Legal Aid Foundation of Los Angeles (Also English version)
3. Department of Labor Wage and Hour Division Complaint Form
4. Sample check with check stub information
5. Resource Sheet #1 Work-Related Benefits and Deductions.
6. Resource Sheet #2 Hourly, Daily, Weekly, Monthly, and Annual Earnings Worksheet
7. Resource Sheet #3 An Individual worker's Earnings.
8. Resource Sheet #4 Piece Rate Earnings, Hourly, and Daily Earnings.
9. Resource Sheet #5 Checklist for Thinking About Jobs
10. Immigration-Related Employment Discrimination: A Practical Legal Manual -- 3rd Edition, available from the National Immigration Law Center
11. Lisa Guerin, Patti Gima, and Nolo Press Editors, **Nolo's Pocket Guide to California Law**, Nolo Press, 5th Edition, 1997. Price: $10.95. This book can be found in a bookstore or ordered directly from Nolo Press at (800) 992-6656. Nolo Press provides a free quarterly newsletter with 2 years of updates on changes in the law.
12. Barbara Kate Repa, **Your Rights in the Workplace**, Nolo Press

Organizational Resources

1. **East Los Angeles Office**
   Legal Aid Foundation of Los Angeles
   1636 W. 8th St., Suite 313
   Los Angeles, CA 90017
   (213) 266-6550

2. **U.S. Department of Labor**
   Wage and Hour Division
   455 Golden Gate Ave.
   San Francisco, CA 94142
   (415) 703-4281

3. **CHIRLA**
   1521 Wilshire Blvd.
   Los Angeles, CA 90005
   (213) 353-1333
   http://w3.infonorth.com/~ira/chirla.htm

4. **California Rural Assistance**
   631 Howard St. Suite 300
   San Francisco, CA 94105-3907
   (415) 777-2752

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Commercial ESL Textbooks

- Apply Yourself, English for Job Search Success, Longman
  Unit 1, Getting Ready for Your Job Search

- How to Sell Yourself, VCA Publications
  Chapter 4, Questionable Questions

- It's Up to You, Longman
  Unit 1, Who Do You Think You Are?

- Job Search Education, Educational Design, Inc.
  Part 2, Exploring What's Out There

- Money Management, Prentice Hall
  Chapter 1, Tax Forms and Pay Checks

- More Than a Job, Readings on Work and Society, New Readers Press
  Book, Audiotape and Teacher's Guide

- The Non-Stop Discussion Workbook, Newbury House
  Unit 19, Into the Future

- People at Work, Pro Lingua Associates
  Lesson 1, Freddy Gallagher, Bank Teller
  Lesson 2, Dolores Silva, Co-Owner of a Small Business
  Lesson 3, Neal Wade, Waiter
  Lesson 4, Bertha Haynes, Elementary School Teacher
  Lesson 5, Douglas Clegg, Folk Singer
  Lesson 6, Helen Chandler, Volunteer
  Lesson 7, Sam Adams, Industrial Engineer
  Lesson 8, Rebecca Kraus, Assistant Dean of Students
  Lesson 9, Tom Hyatt, Medical Intern
  Lesson 10, Connie Snow, Building Contractor
  Book and Audiotape

- Real Life Employment, Scholastic
  Unit 1, Job Hunting; Unit 8, New Jobs/New Technology

- Work Tales, Globe-Fearon/Janus
  "A Robot Instead"
  "Fighting Words"
  "Handle With Care"
  "Help When Needed"

"The Rip-Offs"
"The Road to Somewhere"

- Work-Wise, Tactics for Job Success, Contemporary Books
  Unit 7, Adapting to the Work World

- The Working Culture, Career Development for New Americans, Book 2, Prentice Hall Regents
  Part 1, Making Decisions About Work: Chapter 1, What's Important to You in a Job?
  Part 1, Making Decisions About Work: Chapter 2, Identifying Your Skills and Trying to Use Them in the United States
  Part 1, Making Decisions About Work: Chapter 5, Factors in Choosing a Job

- Workplace Dynamics, SLRC Library
  Unit 4, Company Benefits

- Workskills, Book 2, Prentice Hall Regents
  Unit 9, Goal Setting
  Book and Audiotape

- You're Hired, Book One: Charting Your Career Path, Contemporary Books
  Unit 1, Values
  Unit 2, Skills
  Unit 3, Interests
  Unit 4, Careers

- You're Hired, Book Two: Getting the Right Job, Contemporary Books
  Unit 1, Information

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Resource Sheet #1

WORK-RELATED BENEFITS AND SALARY DEDUCTIONS INFORMATION

DEDUCTIONS

1. Income Tax Withholding. It is obligatory for employers to withhold income tax contributions for employees. The amount of the withholding is computed by the employer using a table -- based on the W-4 form an employee has filled out listing his or her dependents and based on his or her salary. Some higher-wage employees will also have California Income Tax withholding.

2. Social Security Contributions. It is obligatory for employers to withhold social security contributions under the Federal Insurance Contributions Act. These contributions are put in a trust fund to support workers' retirement cash and health benefits. The employee's contributions are matched by the employer.

EMPLOYER CONTRIBUTIONS

3. Unemployment Insurance Tax Payments. Employers must pay into the California Unemployment Insurance Fund. The exact rate depends on their worker turnover. UI is not a deduction from the worker's wages but a payment by the employer. MANDATORY.

4. State Disability Insurance Payments. Employers must pay into the State Disability Insurance Fund. This fund provides support to workers who are unable to work because of a short-term injury, illness, or disability. Long-term disability falls under the Workers' Compensation System. MANDATORY

5. Worker Compensation Insurance. Employers must include their employees under a Workers' Compensation Insurance policy. This policy provides payments for medical treatment for work-related injuries and illnesses and, also, pays for rehabilitation and/or retraining for workers who have suffered a permanent injury. The Workers' Compensation also makes lump sum payments for some permanent injuries as well as paying a specified lump sum to the family of workers killed in a work-related accident. MANDATORY.

6. Health Insurance. Health Insurance is a benefit which many, but not all, employers provide to their employees. Plans vary tremendously and may cover a worker only or the worker and their family. Most plans currently require a co-payment from the worker (deducted from his or her check) to cover the employee's dependents. The actual value of health insurance benefits depends on the worker's and his or her family's need for health care. OPTIONAL (pending National Health care reform).

7. Retirement Plans. Many but not all employers contribute to a pension or retirement plan for their employees. Arrangements vary tremendously from plan to plan. The employer's contribution sometimes is tied to an employee's contribution, making saving practices an important issue.

8. "Cafeteria Plans". Some companies allow their employees to choose among a "menu' of different benefits -- up to some maximum amount of benefits. These choices need to be made individually and often require a good deal of thought about how to maximize benefits.

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Resource Sheet #2

HOURLY, DAILY, WEEKLY, MONTHLY, AND ANNUAL EARNING EXAMPLES

Standard Conversions

Wage Rate/Hr. x Hours/Day e.g. $5.00/hr. x 8 hrs/day	= Daily Wages = $40/day
Earnings/Day x Days/Week e.g. $40.00/day x 5 days	= Weekly Earnings = $200/wk.
Weekly Earnings x 4.2 e.g. $200/wk x 4.1	= Monthly Earnings (est.) = $840/month.
Monthly Earnings x 12 e.g. $840/month x 12	= Annual Earnings (est.) = $10,080/yr.

Alternative Conversions

Hours per month e.g. $5.00/hr x 168	= 168 hours/month (approx.) = $840/month
Hours per year e.g. $5.00/hr x 2,080	= 2,080 hours/yr. (approx.) = $10,400/yr.
Days per year e.g. $40/day x 260 days	= 260 days/yr. = $10,400/yr.

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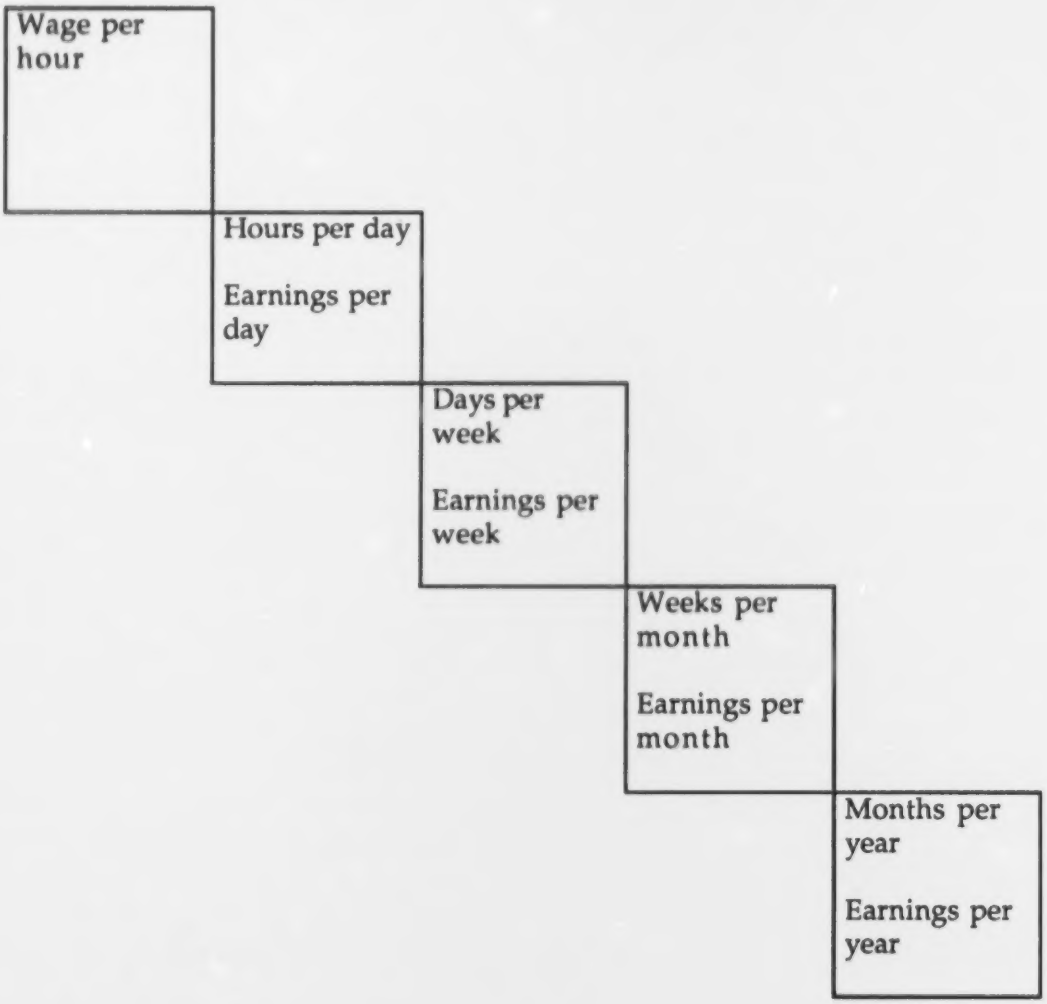
Resource Sheet #3

AN INDIVIDUAL WORKER'S EARNINGS



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Resource Sheet #4

HOURLY, AND DAILY EARNINGS, PIECE RATE EARNINGS

Hourly Wage	= Daily earnings ÷ Total hours worked
Daily earnings	= Number of pieces per hour x (times) Number of hours per day x (times) Piece rate
Total hours worked	= Time arrived at work to time left work - (minus) waiting time, lunch, breaks

SAMPLE PROBLEM - CUTTING ASPARAGUS

Joe went to work at 5 AM and left work at 2 PM	=	9 hours
Minus the 1 hr waiting time for new boxes and minus the two breaks of 15 minutes each	=	1 hour 30 minutes
Total hours worked	=	7.5 hours
Piece rate	=	15 cents per lb.

Joe picked 43 lbs. of asparagus per hour x 7.5 hours x 15 cents per lb.

Daily wage	=	$48.37

$48.37 divided by 7.5 hrs.

Hourly wage	=	$6.45/hr.

* Ask workers if they work as fast at the end of the day as at the beginning of the day.

** To compare the value of two different piece rates, remember that the ratio of the piece rates is the same as the ratio of the earnings at the different piece rates. So an increase of 2 cents per lb. on an asparagus piece rate of 15 cents per lb. makes a difference of 13% in daily earnings. Ask the students to figure out what the daily wage increase would be or for a typical work week of about 30 hours.

Resource Sheet #5

Checklist For Thinking About Jobs

Job Characteristics	Description Pros and Cons	Importance Very? Somewhat? Not at all?	Comments Personal Concerns
1. Wage Rate			
2. Fringe Benefits			
3. Job Stability			
4. Work Conditions			
5. Opportunities for Advancement			
6. Opportunities for Learning			
7. Personal Rewards			
8. Personal Costs			

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SAMPLE LESSON PLAN

01. MAKING CHOICES ABOUT JOBS

OBJECTIVES
- to identify deductions listed on a paycheck stub
- to estimate net earnings based on hours worked, wage, rate, and deductions
- to analyze individual interests, aspirations and concerns
- to plan for future job changes

LEARNERS & CONTEXT
Adult students. Average ability of the group is medium. The range of ability is wide. Motivation is high. Group size is between 11 and 30. There are many learners whose English is limited.

ROOM SETUP
Small tables and chairs to allow for pair or small group practice.

TO BRING
Sample check with check stub information.
Calculating Gross Salary - Worksheet
Calculating Net Salary - Worksheet
Calculating Monthly and Yearly Income - Worksheet
Work Related Benefits and Deductions - Handouts
Reading A - D, worksheets

TO DO AHEAD
Check actual minimum wage rate.
Call CHIRLA (213) 736-1324 - for copies of Wallet Card,
"Trabajador-Conozca Sus Derechos"

MEDIA USED
Overhead

STEPS
Introduction
Motivation
Reading and Feedback
Presentation
Pair Activity and Report back
Small Group Activity
Planning and Evaluation
Homework
Closure

Holda Dorsey

Lesson Plan: 01. Making Choices About Jobs

	Introduction	Teacher asks: "What kind of information can you find on a paycheck stub?" T. writes on the overhead the list generated by the responses.
(10 min)	*Information Preview* *• Instructor Pre-Questions*	Examples: Number of hours worked, rate of pay, overtime, pay period T. asks specific content questions to stimulate thinking.
	overhead	"What deductions are listed?" income tax, social security, unemployment insurance (UI), state disability insurance (SDI), etc. "What deductions are paid by the employee?" FWT, SWT, Soc. Sec.
	Motivation	Teacher states the objectives of the lesson. You will be able:
(8 min)	*Motivation* *• Raise Confidence*	• to identify deductions listed on a paycheck stub • to estimate net earnings based on hours worked, wage rate, and deductions • to analyze individual interests, aspirations and concerns
	overhead	• to plan for future job changes You will also practice: * interpreting and communicating information * conveying quantitative information with graphs * participating as a member of a team * analyzing a situation, considering risks, devising and implementing a plan of action * setting a well-defined personal goal
	Reading	Teacher tells the students that they are going to read about "Work Related Benefits and Salary Deductions". Not everyone will have the complete information. Each student will become an "expert informant" and will be able to explain some of the information to the rest of the class. T. distributes Readings A, B, C, D to alternate students.
(20 min)	*Information Acquisition* *• Silent Reading*	Students will read silently.
	Reading A - D	When reading is completed teacher asks a student to explain "Income Tax Withholding". Students may ask questions of the "expert". Continue until all the terms have been explained.
	Feedback	Students restate what they learned from the activity.
(5 min)	*Closure* *• Learner Summary*	

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Lesson Plan: 01. Making Choices About Jobs

	Presentation	Teacher shows a paycheck stub on the overhead and guides the students in identifying each item listed.
(15 min)	*Information Acquisition* *• Participatory Presentation*	Teacher highlights the number of hours worked and the rate of pay. Teacher asks the students to do the basic multiplication, point out that is the gross pay.
	worksheets	Teacher asks the students to start subtracting the listed deductions until the net pay is reached.
	Pair Activity	Teacher asks students to work with a partner. T. gives each pair the worksheet:"Calculating Gross Salary", explains the instructions, asks students to check their work with other partners.
(25 min)	*Practice & Feedback* *• Group Practice - Indep.*	When completed, teacher asks the students to work on the next worksheet: "Calculating Net Salary", explains the directions and again lets the students complete their work and check with other students.
	worksheets	When they are ready, teacher hands out the next worksheet "Calculate Monthly and Yearly Income" and follows the process. During these activities the teacher circulates among the students to check understanding and assist as necessary.
	Break	Students may take a few minutes stretch, visit the facilities, get something to drink. Teacher completes attendance records and other paperwork.
(10 min)	*Other* *• Break*	
	Report back	Teacher directs the students to prepare a graph showing the yearly incomes of Marta, Sam and Ana.
(15 min)	*Practice & Feedback* *• Debriefing*	Students prepare the graph with the answers to the handout problems. Students comment on what they learned and how they will use the skill learned.
	overhead	

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Lesson Plan: 01. Making Choices About Jobs

8:48 PM *(15 min)*	**Small Group Activity** *Information Acquisition* *• Definitions & Examples* *Reading*	Students read general descriptions on "Long Term Worklife Planning". Students in groups of four discuss the concepts read. Teacher walks around explaining terms as necessary.
9:03 PM *(20 min)*	**Planning** *Practice & Feedback* *• Creative Practice*	Students state their own situations and with their group analyze, consider risks and plan solutions or future actions.
9:23 PM *(15 min)*	**Evaluation** *Closure* *• Reflection*	Students take a few minutes to reflect on what they have learned. They might want to write a thought to complete this sentence: "The first step of my plan is that today (tomorrow) I ....."
9:38 PM *(10 min)*	**Homework** *Other* *• Assign Homework*	Students will take the first step on their personal worklife plan and report to the class within a week. For example: Will visit two potential employers; will call a school to inquire about a training program; etc.
9:48 PM *(10 min)*	**Closure** *Closure* *• Instructor Summary* *overhead*	Teacher reviews objectives achieved: • we identified deductions listed on a paycheck stub • we estimated net earnings based on hours worked, wage rate, and deductions • we analyzed our individual interests, aspirations and concerns • we planned the first steps for our future You also practiced: You will also practice: * interpreting and communicating information * conveying quantitative information with graphs

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Lesson Plan: 01. Making Choices About Jobs

* participating as a member of a team
* analyzing a situation, considering risks, devising and implementing a plan of action
* setting a well-defined personal goal

LAES

Transparency

Making Choices About Jobs

Objectives

You will:

- identify deductions listed on a paycheck stub;
- estimate net earnings based on hours worked, wage rate, and deductions;
- analyze individual interests, aspirations and concerns;
- plan for future job changes.

You will also practice:

* interpreting and communicating information;
* conveying quantitative information with graphs;
* participating as a member of a team;
* analyzing a situation, considering risks, devising and implementing a plan of action;
* setting a well defined personal goal.

LAES

Reading Exercise A

Student: Please read the following descriptions and prepare to explain to your classmates. Also, be ready to answer their questions.

Work Related Benefits And Salary Deductions

Deductions

1. Income Tax Withholding.

It is obligatory for employers to withhold income tax contributions for employees. The amount of withholding is computed by the employer using a table - based on the W-4 form an employee has filled out listing his or her dependents and based on his or her salary. Some higher wage employees will also have California Income Tax withholding. MANDATORY

Employer Contributions

5. Worker Compensation Insurance.

Employers must include their employees under a Workers' Compensation Insurance policy. This policy provides payments for medical treatment for work related injuries and illnesses and, also, pays for rehabilitation or retraining for workers who have suffered a permanent injury. Workers' Compensation also makes lump sum payments for some permanent injuries as well as paying a specified lump sum to the family of workers killed in a work related accident. MANDATORY

LAES

Reading Exercise B

Student: Please read the following descriptions and prepare to explain to your classmates. Also, be ready to answer their questions.

Work Related Benefits And Salary Deductions

Deductions

2. **Social Security Contributions.** It is obligatory for employers to withhold social security contributions under the Federal Insurance Contributions Act. These contributions are deposited in a trust fund to support workers' retirement cash and health benefits. The employee's contributions are matched by the employer. MANDATORY

Employer Contributions

6. **Health Insurance.** Health Insurance is a benefit that many, but not all, employers provide to their employees. Plans vary tremendously and may cover a worker only or the worker and family. Most plans currently require a co-payment from the worker, deducted from the paycheck to cover the employee's dependents. The actual value of health insurance benefits depends on the worker's and the family's need for health care. OPTIONAL

LAES

Reading Exercise C

Student: Please read the following descriptions and prepare to explain to your classmates. Also, be ready to answer their questions.

Work Related Benefits And Salary Deductions

Employer Contributions

3. **Unemployment Insurance Tax Payments.** Employers must pay into the California Unemployment Insurance Fund. The exact rate depends on the employer's worker turnover. UI is not a deduction from the worker's wages but a payment by the employer. MANDATORY

7. **Retirement Plans.** Many but not all employees contribute to a pension or retirement plan for their employees. Arrangements vary tremendously from plan to plan. The employer's contribution sometimes is tied to an employee's contribution, making saving practices an important issue. OPTIONAL

LAES

Reading Exercise D

Student: Please read the following descriptions and prepare to explain to your classmates. Also, be ready to answer their questions.

Work Related Benefits And Salary Deductions

Employer Contributions

4. **State Disability Insurance Payments.** Employers must pay into the State Disability Insurance Fund. This fund provides support to workers who are unable to work because of a short term injury, illness, or disability. Long term disability falls under the Workers' Compensation System. MANDATORY

8. **"Cafeteria Plans".** Some companies allow their employees to choose among a menu of different benefits, up to some maximum amount. These choices need to be made individually and often require a good deal of thought about how to maximize benefits. OPTIONAL

LAES

Calculating Gross Salary

Computation skills.
Student: Please work with your partner in completing this chart. You need to multiply hours worked times hourly wage to find their earnings.

Employee	Wage	Hours	Gross Earnings
Jose	5.05	28	_____
Ana	4.35	19	_____
Martin	5.19	40	_____
Berta	4.68	26	_____
Sal	4.90	30	_____
Arturo	4.28	35	_____
Silvia	4.87	24	_____
Sergio	4.79	17	_____
Olga	4.58	40	_____
Juan	4.75	25	_____
Carmen	4.95	40	_____
Guille	5.25	32	_____
Lupe	5.25	36	_____
Paco	4.80	22	_____
Jorge	5.10	35	_____
Norma	5.16	25	_____
Elsa	4.60	36	_____
Gloria	5.00	40	_____

LAES

Calculating Net Salary

Computation skills.
Student: Please work with your partner in completing this chart. You need to subtract the deductions from the gross earnings to find the net earnings.

Employee	Gross	FWT	SWT	SS	UI	SDI	WCI	Net Salary
Jose	$200.00	30.00	8.00	12.00	.06	4.00	5.00	_____
Ana	$180.00	27.00	7.20	10.80	.05	3.60	4.5	_____
Martin	$185.00	27.75	7.40	11.10	.05	3.70	4.63	_____
Berta	$195.00	29.25	7.80	11.70	.06	3.90	4.88	_____
Sal	$325.00	48.75	13.00	19.50	.10	4.50	5.63	_____
Arturo	$205.00	30.75	8.20	12.30	.06	4.10	5.13	_____
Silvia	$210.00	31.50	8.40	12.06	.06	4.20	5.25	_____
Sergio	$190.00	28.50	7.60	11.40	.06	3.80	4.75	_____
Olga	$200.00	35.00	9.00	12.00	.06	4.00	5.00	_____
Juan	$198.00	29.70	7.92	11.88	.06	3.96	4.95	_____

LAES

Calculate Monthly and Yearly Income

Computation skills.
Student: Please work with your partner in completing this chart. You need to multiply earnings times weeks to find the monthly or yearly income.

1. Marta works 8 hours per day at $4.50 @hr.
   How much does she make per day? _____
   If she works 5 days a week, how much does she make per week? _____
   If she works 4 weeks per month, how much will she make per month? _____
   If she works 50 weeks per year, how much will she make in a year? _____

2. Sam works 8 hours per day at $5.00 @hr.
   How much does he make per day? _____
   If he works 5 days a week, how much does he make per week? _____
   If he works 4 weeks per month, how much will he make per month? _____
   If he works 50 weeks per year, how much will he make in a year? _____

3. Ana works 7 hours per day at $4.25 @hr.
   How much does she make per day? _____
   If she works 5 days a week, how much does she make per week? _____
   If she works 4 weeks per month, how much will she make per month? _____
   If she works 50 weeks per year, how much will she make in a year? _____

LAES

Thinking About Earnings and Work Life Planning

There are sometimes trade-offs between hourly wage rate and employment stability. Workers need to think carefully about those compensations. It is always a good idea, if possible, to talk to workers currently working at a company about it before taking the job, in part to find out whether there's high turnover because the work is difficult, because the supervisors are bad, or because the employer often fires workers.

An important aspect of thinking about earnings is to think about the costs of working as part of choosing a job. Financial costs often ignored in thinking about a job possibility include transportation costs, child care costs, and the costs of living near a given job. Sometimes non financial costs are also ignored, time away from one's children, conflict with family or with co-workers.

The best time to think about getting a better job is when a person is employed. Thinking about getting a better job should start by thinking about whether there are opportunities for promotion at the place where a person begins working. But, in order to get ahead, a worker should always keep a network going, asking friends about job openings, looking in the newspaper, reading help wanted signs, and even stopping by the Job Service office. Part of getting a better job is doing well at one's current job, even if its not one that the worker likes. U.S. employers like people to show ambition and make it clear that they are trying to advance themselves.

If there seems no way to get a better job, the only answer is to consider how best to learn new skills. There are actually lots of ways to learn new skills. They include talking to friends who do the kind of work one likes, helping those friends, talking to co-workers and helping co-workers. And reading books, as well as going to an adult education class, a vocational skills training class or an employment training program. Looking for a new job is like a business in itself. One should always consider what it costs, in time and money, and what benefits it might bring.

People have different earning needs at different points in their life. Young workers can afford to take a job that pays less but which is better in terms of job advancement potential, than a slightly older worker who has a family to support. Older workers need to worry about whether they can keep on working in the work they do if it is physically demanding. Sometimes it is better to take a job for less well pay if it provides more security.

In the next 20 years, almost every kind of company will need more supervisorial and managerial workers but less line workers. Demand for bilingual/bicultural supervisors will in increase rapidly. A very useful strategy for many workers is to understand that if they get along well with other people, enjoy helping them learn something new, and like to take initiative, they should build on those skills to maximize their chances of moving into a supervisory or managerial position. The need for bilingual workers will be particularly acute, so there is a real payoff learning English well, not simply to get along.

In the next 20 years, almost every kind of company will require workers to be constantly learning on the job. Very few workers will learn how to do a trade or occupation before they are employed. Some will learn on the job, or going to special training sessions; others will learn by reading technical manuals, watching videotaped operations, working a computer-based learning system; and other workers will decide to take special classes that will help them compete for better jobs. Practicing life long learning is an important investment.

LAES

Date: _____

Student Name _____

Teacher Name _____

Student Survey
"Making Choices about Jobs"

1. If you wanted to change your job, how confident are you that you have the information you need to consider the following issues:

	For each line, please check the box that applies to you			
	Not Very Confident	**A Little Confident**	**Quite Confident**	**Know all I need to know**
a. If this is a good time for you to consider a new job				
b. Wages vs. job stability				
c. How to make your present job better for you, if you can't find another job you want				
d. How to look for the right kind of job				
e. How to decide if a new job is worthwhile for you, taking other factors than pay into account				
f. How to plan for a job that will prepare you for future work				
g. How to use your current job to get new skills or improve current ones				

2. If you were applying for a new job and you had to make a choice to take it or not, how confident are you that you have the information you need to find out:

	For each line, please check the box that applies to you			
	Not Very Confident	**A Little Confident**	**Quite Confident**	**Know all I need to know**
a. if what an employer offers is the minimum wage or above				
b. if you will get or be eligible for overtime wages				
c. the amount that will be deducted from your check each pay period				
d. if you will be covered with unemployment insurance				
e. if you will get benefits for workers who are injured on the job, workers' comp and/or disability insurance as protections on the job				
f. for what reasons an employee can be fired and choices you have				
g. the pros and cons of working with or for family members				
h. if it would be legal for your employer to pay women less than men for the same job.				

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3. **How important is for you to learn more about how to do the following?**

How to:	For each line, Please check the box that applies to you			
	Not Important	**A little Important**	**Quite Important**	**Very Important**
a. Calculate if you are getting the hourly wage you were promised ?				
b. Find out how much more than the minimum wage you are making, after all the legal deductions are made from your paycheck?				
c. Estimate what you should receive from Unemployment Insurance, and for how long you should be able to receive it?				
d. Calculate if you and your family will have enough to live on, if a job is seasonal or varies in the hours you can work?				
e. Communicate better with your supervisor or boss to improve working conditions or make your job better?				
f. Get information about kinds of job opportunities (and special opportunities for people who are bilingual) that will be available in the future, at different pay levels, and what job skills they will require				

4. If you were advising your friend about whether to take a particular job, what kinds of things would you tell him or her to consider or find out about the job? Please list below what your friend should find out about or consider?

a. _____

b. _____

c. _____

d. _____

e. _____

f. _____

g. _____

h. _____

LAES

5. Do you have any ideas about what different kinds of jobs, other than the ones you've done in the past, you might be interested in? How will that job be better than the jobs you've had? What would it take to prepare yourself to get that job?

a. Different kinds of jobs you might be interested in, that you could do?

b. How will one of the jobs you just listed be better than the other jobs you've had?

c. What would it take to prepare yourself to get that job?

6. What do you want to learn about making good choices about jobs, turning a job into a "career," or how to prepare to get a better or different job?

I want to learn:

LAES

Scoring Question 4
"Making Choices about Jobs"
Module 1

Instructor Note: This page presents a checklist of factors a student might list in answering Question 4 of the Student pre-module survey on "Making Choices about Jobs"

4. If you were advising your friend about whether to take a particular job, what kinds of things would you tell him or her to consider or find out about the job? Please list below what your friend should find out about or consider?
⟨ Wage rate
⟨ Hours per week, paid
⟨ Job stability (longevity)
⟨ Benefits ✸ Social Security ✸ UI ✸ Workers' Comp ✸ Disability Insurance ✸ Retirement ✸ Vacation ✸ Sick/personal leave
⟨ Working conditions ✸ Worker safety ✸ Healthiness of work activities and workplace ✸ Stress level on the job
⟨ Costs involved in working there ✸ Travel ✸ Childcare ✸ Other family care-related costs ✸ Clothes (special) or equipment for which responsible to provide ✸ Food and beverage sold by the company
⟨ Relation of work to interests
⟨ Advancement or promotional opportunities

LAES

Date: _____

Student Name _____

Teacher Name _____

Module 1
Making Choices about Jobs

Please answer the 4 questions (Q1 through Q4) which appear on the following pages. The question appears in the shaded boxes; the rest of the material is background information to use in answering the questions. The background material is not shaded (like on this page)

Background: Juan just called you and he was very excited. He wanted to come right over to ask your advise about a job. Juan is the son of a very close family friend and has just moved into your neighborhood. Juan recently immigrated to California and you have been helping him in his transition to America. Juan is twenty seven and has a wife and two young children, ages 2 and 5. You have grown to like him very much. He is a hard worker and you have been helping him in his search for a job. You feel relieved that his job search has paid off and proud that he has called on you to help him.

When Juan arrives, to your surprise, Juan has not only had one job offer, but three! There also is a fourth job he saw in the paper and talked to his friends about, but for which he has not yet applied. He is asking your advice about which job he should take. All four jobs are described below. He needs your help so that he can choose the best job for his situation because the jobs offer different things. He also needs to know if there are other questions he should ask; or what else he needs to know to make his decision.

Job 1
This job is as a night janitor for a small light manufacturing company. It pay $7.50 per hour for approximately 40 hours per week. The company is new and the manager wants to pay in cash on a weekly basis. The job is in a neighboring town which is a short 20 minute bus ride away from Juan's apartment.

Job 2
This is a entry level job at the local school district. It is working with the district landscaper and involves maintenance of the outdoor property (grass cutting, gardening, etc.) It is a full time union job and pays twice a month based on a hourly wage of $6.00 an hour. The site of the school where Juan would be working is also about a 20 minute bus ride away from his apartment at a local junior college. It offers a full benefit package including a pension plan and an employee insurance plan which covers all immediate family members.

Job 3
This job is being offered at the grocery store which is only three blocks from Juan's apartment. It involves packing groceries and helping customers. It pays $6.75 per hour and guarantees forty hours per week on a rotating schedule. The company offers a benefit plan which has excellent coverage for Juan and he has an option of covering his family for a small fee. There is no pension plan for new employees but after one year with the company, the employee can participate in a retirement program.

Job 4
This job is a shipping clerk position at a discount chain store that sells drugs, household supplies and office or school supplies. The job pays $5.65 an hour, and is a 45 minute bus ride away from his home. It's a new business in the town, and intends to have employee health and retirement plans available for employees, although none are available now. Several of his friends say they are trying for a job there.

LAES

Q1a: Which job, listed on previous page, will you advise him to take? Why?

Job 1 Job 2 Job 3 ___ Job 4	Why? What things did you consider in making your suggestion

Q1b. What questions should he ask, or what else does he need to know, in order to make his final decision about this job?

Background for the question below: Juan has been so excited about his job and is doing very well. He received his first pay check, and called you very soon after to tell you how very happy he was to get paid, and to thank you for your advice. While talking with him, you find that he is concerned about why his check is so small, and worries that he may not have gotten all he was due. It's clear he doesn't understand what will be deducted from his pay and why these deductions are made.

Q2. Please explain what the deductions listed below are for (why it is made), and what the abbreviation is for each deduction (how it would appear on a check stub).

◊ INCOME TAX WITHHOLDING

◊ SOCIAL SECURITY

◊ STATE DISABILITY INSURANCE

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3. The Instructor asked you several questions at the beginning of this module about any ideas you had about what different kinds of jobs, other than the ones you've done in the past, you might be interested in. The module focused on how to think about ways in which jobs differ. For example, how a new kind of job could be better than the jobs you've had? And, what would it take to prepare yourself to get that job?

a. Thinking about the different kinds of jobs you might be interested in, did this module start you thinking on any different kinds of jobs you had not previously considered?

No___; Yes___--If yes: Which jobs

b. Thinking about how jobs can be better or worse than the other jobs, was this module useful in any way? If so, how?

No___; Yes___--If yes: How?

c. Thinking about what would it take to prepare yourself to get that job, was you work on this module useful in any way? If so, how?

No___; Yes___--If yes: How?

d. What would you tell another student about this module, if you were asked to describe it, the work you did during it, and what You Learned from it—either information or new communication skills?

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LAES

4. What skills or knowledge do you think you will need to use the information in this module even better than you can now?

5. Did you benefit from your work on this module in any of the following ways?

For example, in your ability to	Yes/No	Please comment on either: (How you benefited; or (Why you feel this module was not useful for you in this area
a. Calculate if you are getting the wage you were promised?		
b. Find out how much more than the minimum wage you are making, after all the legal deductions are made from your paycheck?		
c. Calculate what you should receive from Unemployment Insurance, and for how long you should be able to receive it?		
d. Calculate if you and your family will have enough to live on, if a job is seasonal or varies in the hours you can work?		
e. Communicate better with your supervisor or boss to improve working conditions or make your job better?		
f. Get information about kinds of job opportunities (and special opportunities for people who are bilingual) that will be available in the future, at different pay levels, and what job skills they will require?		
g. Know if you will be covered with unemployment insurance?		
h. Know if you will get benefits if you are injured on the job?		
i. Know if it is fair to pay women less than men?		
j. Know the pros and cons of working with or for family members?		

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